

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA

IN RE:)
) Chapter
)
) Case No.
)
 Debtor(s) .)
 _____)

REPRESENTATION OF ABILITY TO PAY

The undersigned debtor(s) in the above referenced case hereby represents to the Court that the debtor(s) has the ability to make the payments prescribed by the Reaffirmation Agreement with _____. The source of additional funds and/or changed circumstances permitting the debtor(s) to make the agreed upon payments is:

Subject to Court approval, this Representation may serve to rebut any presumption of undue hardship arising pursuant to 11 U.S.C. § 524(m)(1) and may be filed by the debtor(s) before, with, or after the relevant Reaffirmation Agreement.

(Debtor)

Date